

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT R KANIUFF

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20243

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/18/2019 and confirmed on 3/29/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		171,989.97
Less Refunds to Debtor	2,873.30	
TOTAL AMOUNT OF PLAN FUND		169,116.67
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,100.00	
Trustee Fee	9,032.78	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		17,132.78

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 3169	26,046.94	26,046.94	0.00	26,046.94
	KEYBANK NA** Acct: 5747	0.00	25,614.59	0.00	25,614.59
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 3169	0.00	0.00	0.00	0.00
	KEYBANK NA** Acct: 5747	0.00	0.00	0.00	0.00
	PNC EQUIPMENT FINANCE LLC Acct: 7905	0.00	0.00	0.00	0.00
	BMO BANK NA FRMLY BMO HARRIS BANK Acct: 8051	17,769.62	17,769.62	2,043.27	19,812.89
	CITIZENS BANK NA Acct: 9172	88.86	88.86	16.23	105.09
	CREDIT ACCEPTANCE CORP* Acct: 2854	3,367.53	3,367.53	366.14	3,733.67
	KEYBANK NA** Acct: 0881	19,360.42	19,360.42	2,199.96	21,560.38
	FORD MOTOR CREDIT CO LLC/FORD CRI Acct: 6710	0.00	0.00	0.00	0.00
	DOLLAR BANK FSB** Acct: 8882	14,100.54	14,100.54	1,473.83	15,574.37
					112,447.93

Priority					
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT R KANIUFF Acct:	0.00	0.00	0.00	0.00
	ROBERT R KANIUFF Acct:	2,873.30	2,873.30	0.00	0.00
	WILLIS & ASSOCIATES Acct:	3,100.00	3,100.00	0.00	0.00
	WILLIS & ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-19	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	WILLIS & ASSOCIATES	5,000.00	5,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-21				
	RONDA J WINNECOUR PA ID #30399**	490.34	490.34	0.00	490.34
	Acct: \$/OE				
					490.34
Unsecured					
	DUQUESNE LIGHT COMPANY(*)	306.10	306.10	0.00	306.10
	Acct: 6451				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 8180				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 9777				
	AMATO AND KEATING PC	0.00	0.00	0.00	0.00
	Acct: 9062				
	DINSMORE & SHOHL LLP	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 7963				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 8013				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 8710				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 0451				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: 2918				
	DINSMORE & SHOHL LLP	0.00	0.00	0.00	0.00
	Acct: 2006				
	FIA CARD SERVICES	0.00	0.00	0.00	0.00
	Acct: 5559				
	FIRST COMMONWEALTH BANK(*)	0.00	0.00	0.00	0.00
	Acct: 1836				
	GREAT AMERICAN FINANCIAL SERVICES	34,338.20	34,338.20	0.00	34,338.20
	Acct: 2830				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct:				
	KEYBANK NA/AKA KEYBANK USA(*)	0.00	0.00	0.00	0.00
	Acct: 3078				
	MONTEREY FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 1750				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK++	0.00	0.00	0.00	0.00
	Acct: 6269				
	PNC MORTGAGE	0.00	0.00	0.00	0.00
	Acct: 6945				
	ROBERTSON HEATING	0.00	0.00	0.00	0.00
	Acct: 9062				
	ROBERTSON HEATING	0.00	0.00	0.00	0.00
	Acct:				
	SIMMONS PERRINE MOYER BERGMAN	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1227				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1782				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5761				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6255				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,401.32	4,401.32	0.00	4,401.32
	Acct: 0605				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4565				
	WELLS FARGO DEALER SERVICES	0.00	0.00	0.00	0.00
	Acct: 9579				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct:				
	FORD MOTOR CREDIT CO LLC/FORD CRE	0.00	0.00	0.00	0.00
	Acct: 6710				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0605				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	GRENNEN & BIRSIC PC (FRMRLY DAVID W	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER J AZZARA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					39,045.62

TOTAL PAID TO CREDITORS

151,983.89

TOTAL CLAIMED

PRIORITY 490.34

SECURED 80,733.91

UNSECURED 39,045.62

Date: 06/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT R KANIUFF

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20243

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert R Kaniuff
Debtor

Case No. 19-20243-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 26, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:

Recip ID	Recipient Name and Address
db	+ Robert R Kaniuff, 118 Crooks School Rd, Clinton, PA 15026-1548
cr	+ GreatAmerica Financial Services Corporation, Strassburger McKenna Gutnick & Gefsky, Four Gateway Center, 444 Liberty Avenue, Suite 2200, Pittsburgh, PA 15222-1207
14980755	+ Caliber, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2054
14980763	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15018403	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15209896	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15018402	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15022798	+ PNC Equipment Finance, LLC, c/o Robert E. Walton/Thomas P. Stevens, Flamm Walton Heimbach, 794 Penllyn Pike, Suite 100, Blue Bell, PA 19422-1669

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 27 2024 01:14:14	BMO Harris Bank N.A., c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 27 2024 00:07:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14980753	+ Email/Text: ally@ebn.phinsolutions.com	Jun 27 2024 00:03:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15681762	^ MEBN	Jun 26 2024 23:50:51	BMO Bank N.A., P.O. Box 6150, Carol Stream, IL 60197-6150
15020090	^ MEBN	Jun 26 2024 23:50:52	BMO Harris Bank, N.A., P.O. Box 6150, Carol Stream, IL 60197-6150
14980754	^ MEBN	Jun 26 2024 23:48:47	Bmo Harris Bank Na, 111 W Monroe, Chicago, IL 60603-4095
14980758	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:12:04	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15009895	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 27 2024 00:03:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
14980761	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 27 2024 00:03:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
14982453	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 27 2024 00:03:00	CREDIT ACCEPTANCE, 25505 W 12 MILE RD SUITE 3000, SOUTHFIELD MI 48034-8331
14980756	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:11:40	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14980757	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 01:34:59	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253

District/off: 0315-2

User: auto

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Date Rcvd: Jun 26, 2024

Form ID: pdf900

Total Noticed: 42

14980760	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:25:22	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14980762	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 27 2024 00:03:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
15016259	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 27 2024 00:08:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14980764	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2024 00:03:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14980765	+ Email/Text: SAABankruptcy@fcbanking.com	Jun 27 2024 00:05:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15032273	+ Email/Text: EBNBKNOT@ford.com	Jun 27 2024 00:08:00	Ford Motor Credit Company LLC, 1335 S. Clearview Avenue, Mesa AZ 85209-3376
15008499	Email/Text: dpetersen@greatamerica.com	Jun 27 2024 00:05:00	GreatAmerica Financial Services Corporation, f/k/a GreatAmerica Leasing Corporation, ATTN: Peggy Upton, Litigation Specialist, P.O. Box 609, Cedar Rapids, IA 52406
14980759	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2024 00:11:50	Chase Card, Po Box 15298, Wilmington, DE 19850
14980766	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 27 2024 00:07:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14980767	+ Email/Text: bankruptcynotification@montereyfinancial.com	Jun 27 2024 00:04:00	Monterey Fin, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
14980768	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 00:04:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
14980769	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 00:04:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15018893	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 01:14:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14981346	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 00:11:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980770	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 01:34:54	Syncb/ameg D, Po Box 965005, Orlando, FL 32896-5005
14980771	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:24:22	Syncb/bargain Outlet, C/o Po Box 965036, Orlando, FL 32896-0001
14980772	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:23:52	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14980773	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 01:34:58	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14980774	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:23:25	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14980775	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:11:14	Syncb/synchrony Home, C/o Po Box 965036, Orlando, FL 32896-0001
15023831	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 27 2024 00:08:00	The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14980776	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 27 2024 01:34:59	Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Date Rcvd: Jun 26, 2024

Form ID: pdf900

Total Noticed: 42

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON ET.AL.
cr		THE BANK OF NEW YORK MELLON, ET. AL.
cr		The Bank of New York Mellon, successor to The Bank
cr	*+	BMO Bank N.A, P.O.BOX 6150, CAROL STREAM, IL 60197-6150
cr	*+	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@lenderlaw.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank FSB jkobeski@grenenbirsic.com, mcpupec@grenenbirsic.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Robert R Kaniuff ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. pawb@fedphe.com
Thomas Song	on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. pawb@fedphe.com

TOTAL: 11